

In re:  
Joseph George  
Debtor

Case No. 17-14689-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Feb 03, 2023

Form ID: 3180W

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:**

Recip ID	Recipient Name and Address
db	+ Joseph George, 508 Solly Drive, Philadelphia, PA 19111-1906
14073153	+ Goshen Mortgage LLC, as Separate Trustee for GDBT, Fay Servicing, LLC, 3000 Kellway Dr. Ste. 150, Carrollton, TX 75006-3357
14160969	Nationstar Mortgage LLC, Attention: Bankruptcy Department PO Box, Dallas TX 75261-9741
14491415	US Bank NA, as owner trustee for CIM Trust 2019-R2, c/o Rushmore Loan Management Services, P.O. Box 550044, Irvine, CA 92619-2708

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 04 2023 00:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 04 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14420603	+ EDI: LCIBAYLN	Feb 04 2023 05:09:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14037111	Email/Text: megan.harper@phila.gov	Feb 04 2023 00:05:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14182831	EDI: LCIPHHRMGT	Feb 04 2023 05:09:00	DEUTSCHE BANK NATIONAL TRUST COMPANY, Et.al., OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14130361	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 04 2023 00:05:00	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14184206	EDI: LCIPHHRMGT	Feb 04 2023 05:09:00	Deutsche Bank Trust Company Americas f/k/a Bankert, C/O Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach FL 33416-4605
14237049	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 04 2023 00:05:00	Select Portfolio Servicing, Inc. Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14257974	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 04 2023 00:05:00	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14494976	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 04 2023 00:05:00	Specialized Loan Servicing LLC, 6200 S. Quebec

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14674759	^ MEBN	Feb 04 2023 00:00:47	Street, Greenwood Village, CO 80111-4720 U.S. Bank Trust National Association, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
13978244	+ EDI: WFFC2	Feb 04 2023 05:09:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14395170	*+	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2023 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE ET. AL. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for NovaStar Mortgage Funding Trust, Series 2006-6 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-6 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank Trust Company Americas f/k/a Bankers Trust Company as Trustee for Saxon Asset Securit andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank Trust Company Americas et al andrew.spivack@brockandscott.com wbecf@brockandscott.com
BERNADETTE IRACE	

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on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee birace@milsteadlaw.com, bkecf@milsteadlaw.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor Community Loan Servicing LLC fka Bayview Loan Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

CHANDRA M. ARKEMA

on behalf of Creditor MTGLQ Investors LP carkema@squirelaw.com, vcosme@squirelaw.com, jberry@squirelaw.com

EMMANUEL J. ARGENTIERI

on behalf of Creditor JP Morgan Mortgage Acquisition Corp. bk@rgalegal.com

EMMANUEL J. ARGENTIERI

on behalf of Creditor U.S. Bank NA not in its individual capacity but solely as owner trustee for the CIM Trust 2019-R2 bk@rgalegal.com

HARRY B. REESE

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

JEROME B. BLANK

on behalf of Creditor Deutsche Bank Trust Company Americas et al jblank@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE ET. AL. jblank@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor WELLS FARGO BANK N.A. jblank@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor Ocwen Loan Servicing LLC jblank@pincuslaw.com

JILL MANUEL-COUGHLIN

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

JILL MANUEL-COUGHLIN

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... bankruptcy@powerskirm.com

KARINA VELTER

on behalf of Creditor WELLS FARGO BANK N.A. kvelter@pincuslaw.com, brausch@pincuslaw.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN M. BUTTERY

on behalf of Creditor Goshen Mortgage LLC cdigianantonio@rascrane.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation as servicers for U.S. Bank Trust National Association as Trustee of Ranch Series III Trust lmoyer@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation lmoyer@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor U.S. Bank Trust National Association as Trustee of Ranch Series III Trust lmoyer@friedmanvartolo.com

LAUREN BERSCHLER KARL

on behalf of Creditor Goshen Mortgage LLC lkarl@rascrane.com lkarl03@yahoo.com

MARIO J. HANYON

on behalf of Creditor FREDDIE MAC wbecf@brockandscott.com mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor Deutsche Bank Trust Company Americas et al wbecf@brockandscott.com mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor Ocwen Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com bkecf@milsteadlaw.com

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MICHAEL JOHN CLARK

on behalf of Creditor MTGLQ Investors LP mclark@squirelaw.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov

ROBERT LEITE-YOUNG

on behalf of Debtor Joseph George rleite@roachleite.com lanette@roachleite.com

ROBERT NEIL BRAVERMAN

on behalf of Debtor Joseph George rbraverman@mcdowelllegal.com  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@  
mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com

ROGER FAY

on behalf of Creditor Select Portfolio Servicing Inc. rfay@milsteadlaw.com, bkecf@milsteadlaw.com

SARAH ELISABETH BARNGROVER

on behalf of Creditor NATIONSTAR MORTGAGE LLC sarah.barngrover@beckshybrids.com

THOMAS SONG

on behalf of Creditor Bayview Loan Servicing LLC tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE ET. AL. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 44

**Information to identify the case:**

Debtor 1	<u>Joseph George</u>	Social Security number or ITIN	xxx-xx-6533
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-14689-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph George

2/3/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**